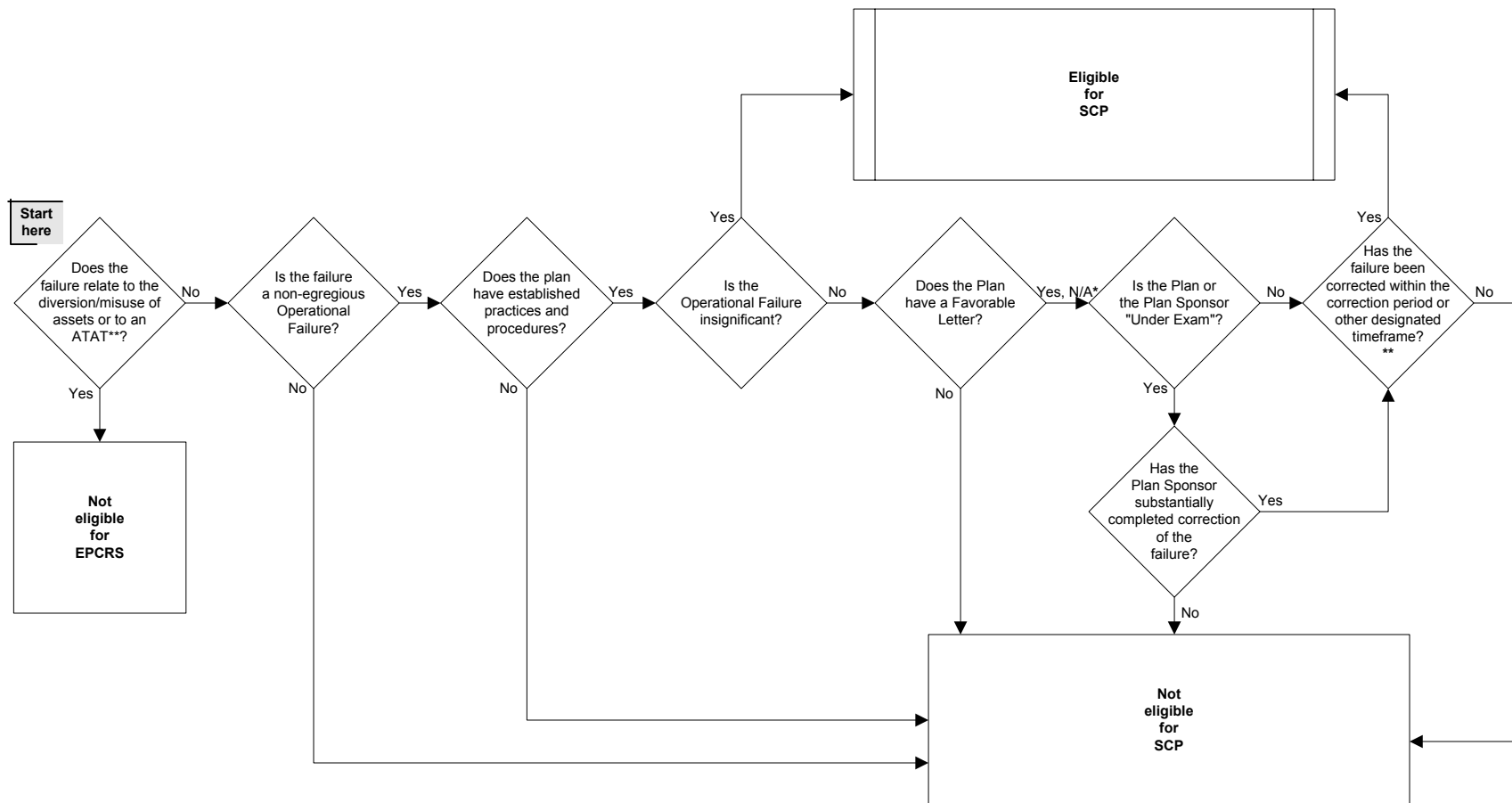


Chart 1

Eligibility for the Self-Correction Program ("SCP") - Qualified Plans and 403(b) Plans



* N/A - Plan Document Failures are not applicable to 403(b) Plans.

** In the event that the plan or the plan sponsor has been a party to an Abusive Tax Avoidance Transaction (ATAT), SCP is not available to correct any Operational Failure that is directly or indirectly related to the ATAT.

** Other timeframes apply if failures have been substantially corrected - refer to section 9.02.